

### REMARKS

Claims are rejected and pending. Applicant has amended the Claims and respectfully requests reconsideration and withdrawal of all rejections.

Responsive to the rejection of Claims 1-2 under 35 U.S.C. §103(a) as being obvious over Lockwood (U.S. Patent No. 4,567,359 in view of Insurance Services of America and Volunteers Insurance Service), applicants submit that Claims 1-2 are distinguishable from the Examiner's combination.

Applicant has amended Claims 1 and 2 to remove the recitation of foreign mission operations being part of potential ministry or religious institution insurance policies. The Examiner noted that Lockwood does not teach the specific coverages added by applicant's prior amendment, but that the additional references supported the obviousness of obtaining "on missionary related activities." As presently amended, Claims 1 and 2 do not include foreign mission operations, or any related volunteer programs, as part of its ministry specific coverages. Therefore, applicants believe that amended Claims 1 and 2 are distinguishable over the cited prior art.

Responsive to the rejection of Claims 3-6, 8, and 10-12, under 35 U.S.C. §103(a) as obvious over Lockwood in view of Insurance Services of America, for the reasons noted above regarding Claims 1 and 2, applicant submits these Claims are also distinguishable over the Examiner's combination.

Responsive to the rejection of Claim 7 under Lockwood in view of Insurance Services of America as applied to Claim 4 and further in view of Gardner (U.S. Patent No. 6,058,391), applicants submit that for the reasons stated above regarding Claims 1 and 2, this rejection is also overcome.


Response to the rejection of Claim 9 for the reasons in the prior office action, applicants submit that because of the Amendment to Claim 3, Claim 9 is also distinguishable over the Examiner's combination.

Applicant submits that no combination of the cited prior art teaches or suggests the subject matter of the amended Claims. Therefore, the pending Claims are in a condition for allowance, and such action is earnestly solicited.

### CONCLUSION

Applicant believes that the application, as amended, is now in allowable form and action toward that end is respectfully requested. If any issues remain that can be resolved by telephone, Examiner is invited to call the undersigned attorney.

In the event that Applicant has overlooked the need for an extension of time, an additional extension of time, payment of fee, or additional payment of fee, Applicant hereby conditionally petitions therefor and authorizes that any charges be made to Deposit Account No. 02-0390, BAKER & DANIELS.

<p align="center"><b>CERTIFICATE OF MAILING</b> (37 C.F.R. § 1.8(a))</p> <p>I hereby certify that, on the date shown below, this correspondence is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the address above on the date indicated below.</p> <p><b>September 23, 2004</b></p> <p>By:  Kevin R. Erdman</p>
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Respectfully Submitted,

By:



Kevin R. Erdman, Reg. No. 33,687  
Baker & Daniels  
300 N. Meridian Street, Suite 2700  
Indianapolis, IN 46204  
Phone: (317) 237-0300  
Fax: (317) 237-1000  
E-mail: kevin.erdman@bakerd.com